

FLATHEAD COUNTY
LONG RANGE PLANNING TASK FORCE
Affordable Housing Committee
Meeting Minutes draft for March 13, 2007

Attendees: Diana Blend, Chairman of the Committee
Jane Leivo, Executive Director of Habitat for Humanity
David Boye, Montana Lending
Mike Smith, Glacier Bank
Betsy Nelson, West Venture Properties
Lance Gittings, West One Bank
Lynn Moon, Glacier Affordable Housing
Deb McDaniel, NWMT Human Resources
Bill Rice, Denman Construction
Sue Ann Grogan, Whitefish Housing Authority
Jennifer Volkert, Glacier Management

1. Call to Order- Diana Blend
2. Introductions
3. Agenda Approval – *added review of meeting schedule.*
 - a. *It was agreed that the meetings would be held from 4 – 5:30 p.m. once a month usually on the second Tuesday of the month with one exception, and that is on May 3, 2007. We will meet at the Earl Bennett meeting room, Side B.*
4. Review of Committee's past and current mission
 - a. Discussed last years mission which was to define affordable housing. Basically affordable housing is 30% of gross income, *including rentals*. Any home \$160,000 or less is affordable housing. Also talked about tools needed to develop affordable housing including zoning, financial tools and education.
 - b. Our current mission is to make better recommendations that the task force can give to the County for adoption. We will do this by developing tools for everyone and forming focus groups. *We will also have the opportunity to provide education on affordable housing to the Task Force.*
5. Discuss Groups Strategy
 - a. Affordable Housing- Who needs affordable housing and why?
Wage earners between \$7.50 and \$12.00 per hour need affordable housing.

Currently Section 8 housing will only allow for \$554 for a 2 bedroom with utilities, Jennifer commented that her lowest range apartment is a 2 bedroom for \$650 without utilities. Public workers such as educators, etc. and single parents are all looking for affordable housing. Housing costs have come up 50% but wages have only come up 10%.

b. Define the ranges and types of housing needed

There needs to be affordable housing that people with good credit and good jobs can buy, but there also needs to be affordable housing for those who must rent. There are several renters who cannot afford to pay rent. If a wage earner gets \$12 per hour, which is a fairly reasonable wage in Flathead county, that is \$25,000 per year, 30% of their income is \$625 per month. We must also understand the economics including getting affordable rentals. What is available for different levels of income? The median income in Flathead county is \$46,800 for a family of four.

c. Develop tools from lenders, municipalities, development, business and citizens

We must have as many tools as possible to get people loans. Put restrictions on subdivisions requiring them to make affordable housing. Grant credits to lenders who offer loans for affordable housing. Eliminate sub standard housing.

d. Form focus groups to provide insight and report back

At the next meeting we will discuss the different focus groups that need to be formed. We will work on gathering information to see where we are at now.

Members will report back on the various income levels and the types of housing that they can afford.

6. Member Comment Period

7. Public Comment Period - No public in attendance

8. Adjourned